

REMARKS

Interview summary: The amendments herein to independent claim 24 were discussed in the interview by telephone on May 11, 2007, between Examiners Sheikh and Zeender and the undersigned. The amendments to the claims were agreed to make the claims allowable over the prior art of record. Examiner Sheikh indicated in a telephone message on May 15, 2007, that the amendment to claim 29 made that claim allowable over the prior art of record.

Claim 1 is amended to correct a typographical error, and independent claims 24 and 29 are amended to include limitations related to a non-payment application and a payment application executing on a server, along with a first application executing on a merchant's DPS and a second application executing on a second DPS for processing payment. These added limitations are understood to place the claims in condition for allowance based on the reasons for allowability of claims 1, 3-6 and 23. The amendments are made for purposes of expediting prosecution. Applicant acknowledges the allowability of claims 1, 3-6 and 23. Claims 1, 3-6, and 23-29 remain for consideration and are thought to be patentable over the cited art.

Applicants respectfully traverse the following rejections: claim 24 under 35 USC §103(a) over "Ranganath" (US patent pub. number 2001/0037245 to Ranganath et al.) in view of "Jenkins" (US patent number 6,264,104 to Jenkins et al.); claim 25 under 35 USC §103(a) over the Ranganath-Jenkins combination further in view of "Nguyen" (US patent number 6,304,915 to Nguyen et al.); claim 26 under 35 USC §103(a) over the Ranganath-Jenkins-Nguyen combination further in view of "Walker" (US patent pub. number 20020169626 to Walker et al.); and claims 27-29 under 35 USC §103(a) over the Ranganath-Jenkins combination further in view of Walker. The rejections are respectfully traversed because a *prima facie* case of obviousness has not been established as explained in detail in the response dated August 2, 2005, which is incorporated herein by reference. The rejections are moot, however, in view of the amendments to the claims. Therefore, the rejections should be withdrawn.

Withdrawal of the rejection and reconsideration of the claims are respectfully requested. If the examiner has any questions or concerns, a telephone call to the undersigned is welcome. A petition for a one-month extension of time is submitted herewith. No further extension of time is believed to be necessary for consideration of this response. However, if any additional extension of time is required, please consider this a petition for a sufficient number of months for consideration of this response. If there are any additional fees in connection with this response, please charge Deposit Account No. 50-0996 (HPCO.040PA).

Respectfully submitted,

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